

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Christoper Arens § Case No. 15-11790  
Rosemarie Arens §  
§  
Debtors §

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 203,758.00  
(Without deducting any secured claims)

Assets Exempt: 41,926.00

Total Distributions to Claimants: 5,848.25

Claims Discharged

Without Payment: 13,731.85

Total Expenses of Administration: 2,351.75

3) Total gross receipts of \$ 9,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 800.00 (see **Exhibit 2**), yielded net receipts of \$ 8,200.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,351.75	2,351.75	2,351.75
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	19,580.10	19,580.10	5,848.25
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 21,931.85	\$ 21,931.85	\$ 8,200.00

4) This case was originally filed under chapter 7 on 03/31/2015 . The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/24/2016 By: /s/Zane L. Zielinski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Automobiles, trucks, trailers, and other vehicles and access	1129-000	9,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 9,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Christoper Arens and Rosemarie Arens	Exemptions	8100-002	800.00
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 800.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	1,570.00	1,570.00	1,570.00
Zane L. Zielinski	2200-000	NA	297.00	297.00	297.00
Associated Bank	2600-000	NA	34.97	34.97	34.97
American Auction Associates	3620-000	NA	449.78	449.78	449.78
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 2,351.75</b>	<b>\$ 2,351.75</b>	<b>\$ 2,351.75</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
5	American Express Bank, Fsb	7100-000	NA	1,682.51	1,682.51	502.54
1	American Infosource Lp As Agent For	7100-000	NA	3,191.72	3,191.72	953.31
4	Capital One, N.A.	7100-000	NA	466.93	466.93	139.46
3	Discover Bank	7100-000	NA	11,712.66	11,712.66	3,498.38
6	Portfolio Recovery Associates, Llc	7100-000	NA	1,897.22	1,897.22	566.67
2	Quantum3 Group Llc As Agent For	7100-000	NA	629.06	629.06	187.89
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 19,580.10</b>	<b>\$ 19,580.10</b>	<b>\$ 5,848.25</b>

Document Page 6 of 10  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No:	15-11790	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Christoper Arens				Date Filed (f) or Converted (c):	03/31/2015 (f)
	Rosemarie Arens				341(a) Meeting Date:	04/30/2015
For Period Ending:	08/24/2016				Claims Bar Date:	09/28/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property	229,000.00	0.00		0.00	FA
2. Checking, savings or other financial accounts	26.00	0.00		0.00	FA
3. Checking, savings or other financial accounts	1,658.00	0.00		0.00	FA
4. Household goods and furnishings, including audio, video, and	500.00	500.00		0.00	FA
5. Wearing Apparel	500.00	0.00		0.00	FA
6. Automobiles, trucks, trailers, and other vehicles and access	13,000.00	0.00		0.00	FA
7. Automobiles, trucks, trailers, and other vehicles and access	5,000.00	9,000.00		9,000.00	FA
8. machinery, fixtures, equipment, and supplies used in busines	200.00	0.00		0.00	FA
9. Other Personal Property	0.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$249,884.00	\$9,500.00		\$9,000.00      \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is preparing the final report.

RE PROP #	1	--	14447 S Heatherwood Dr, Homer Glen, IL 60491-9121
RE PROP #	2	--	Chase Bank Account - 9812
RE PROP #	3	--	BMO Harris Account - 9112
RE PROP #	6	--	2010 Chevy Traverse
RE PROP #	7	--	2007 Dodge Ram, condition: rough contractor truck. Exemption reduced pursuant to court order
RE PROP #	8	--	Misc. painting tools
RE PROP #	9	--	Plantation Club Time Share

Initial Projected Date of Final Report (TFR): 12/01/2015

Current Projected Date of Final Report (TFR): 12/01/2015

Exhibit 8

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11790  
Case Name: Christopher Arens  
Rosemarie Arens

Trustee Name: Zane L. Zielinski  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX4453  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3487  
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/16/15		AMERICAN AUCTIONS ASSOCIATES, INC. 508 WEST BRITTANY DRIVE ARLINGTON HEIGHTS, ILLINOIS 60004	Sale of Vehicle		\$8,253.22		\$8,253.22
			Gross Receipts \$9,000.00				
		American Auction Associates	Advertising, Cleaning and towing, repair (\$746.78)	3620-000			
	7		Automobiles, trucks, trailers, and other vehicles and access \$9,000.00	1129-000			
09/25/15		American Auction Associates 508 West Brittany Drive Arlington Heights, Illinois 6004	Sale of Vehicle Refund of additional auction expenses.	3620-000		(\$297.00)	\$8,550.22
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$8,540.22
10/07/15	5001	Christopher Arens and Rosemarie Arens 14447 S. Heatherwood Drive Homer Glen, Illinois 60491-9127	debtors' exemption Paid pursuant to court order entered on August 17, 2015, Docket number 30	8100-002		\$800.00	\$7,740.22
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$12.70	\$7,727.52
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$12.27	\$7,715.25
04/08/16	5002	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,867.00	\$5,848.25
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,570.00)	2100-000			
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$297.00)	2200-000			

Page Subtotals:

\$8,253.22

\$2,404.97



Case 15-11790 Doc 43 Filed 08/31/16 Entered 08/31/16 14:12:26 Desc Main

FORM 2  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-11790  
 Case Name: Christopher Arens  
 Rosemarie Arens

Trustee Name: Zane L. Zielinski  
 Bank Name: Associated Bank  
 Account Number/CD#: XXXXXX4453  
 Checking

Exhibit 9

Taxpayer ID No: XX-XXX3487  
 For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/08/16	5003	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Final distribution to claim 1 representing a payment of 29.87 % per court order.	7100-000		\$953.31	\$4,894.94
04/08/16	5004	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 2 representing a payment of 29.87 % per court order.	7100-000		\$187.89	\$4,707.05
04/08/16	5005	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 3 representing a payment of 29.87 % per court order.	7100-000		\$3,498.38	\$1,208.67
04/08/16	5006	Capital One, N.A. C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution to claim 4 representing a payment of 29.87 % per court order.	7100-000		\$139.46	\$1,069.21
04/08/16	5007	American Express Bank, Fsb C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution to claim 5 representing a payment of 29.87 % per court order.	7100-000		\$502.54	\$566.67
04/08/16	5008	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Wal-Mart) Pob 41067 Norfolk Va 23541	Final distribution to claim 6 representing a payment of 29.87 % per court order.	7100-000		\$566.67	\$0.00

COLUMN TOTALS	\$8,253.22	\$8,253.22
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,253.22	\$8,253.22
Less: Payments to Debtors	\$0.00	\$800.00
Net	\$8,253.22	\$7,453.22

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4453 - Checking	\$8,253.22	\$7,453.22	\$0.00
	<u>\$8,253.22</u>	<u>\$7,453.22</u>	<u>\$0.00</u>
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$746.78		
Total Net Deposits:	\$8,253.22		
Total Gross Receipts:	\$9,000.00		

Page Subtotals:

\$0.00

\$0.00